



U. S. SMALL BUSINESS ADMINISTRATION  
WEST VIRGINIA DISTRICT OFFICE  
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CLARKSBURG, WV 26301  
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Web Site: [www.sba.gov/wv](http://www.sba.gov/wv)

## Attention West Virginia Lenders:

Would you like to attend what may possibly be the best small business lending conference in the Northeast? This two day conference at Seven Springs Mountain Resort, Champion, PA, will provide intensive training to new and seasoned SBA lenders. If you have been considering SBA loan guarantees to enhance your portfolio, this conference is for you.

West Virginia District Director Judy McCauley and I were very impressed with last year's conference and encourage you to join us at this year's quality event as we hope to see more West Virginia bankers there!!

Please call or email either of us for further details.

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(304) 623-5631 x233  
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(304) 623-5631 x223  
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# 10th ANNUAL QUALITY CIRCLE

## 2005

### Small Business Lending Conference

#### *Seven Springs*

#### *Mountain Resort*

### March 10 & 11, 2005

Once again, the Western PA Association of SBA Guaranteed Lenders (WPASGL) welcomes all lenders and resource partners in the Mid-Atlantic Region to return to the mountains for Quality Circle 2005! This year's Quality Circle will be held at Seven Springs Mountain Resort on Thursday & Friday, March 10 & 11, 2005.

*QC2005* is the premier small business lending conference in Pennsylvania and possibly the entire Northeast. Quality Circle 2004 drew over 300 lenders and resource partners from around the region, and this year's program is expected to be better than ever. In today's economy, knowledge of SBA's loan programs and other credit risk mitigation tools are more important than ever, and Quality Circle has been designed to provide intensive training to both new and seasoned SBA lenders in a fun atmosphere.

This year's program will bring back some old favorites from the past several years and offer a number of new seminars and discussion topics as well. The Quality Circle offers programs of interest to both novice and experienced SBA lenders and also includes numerous programs of interest to our nonlending resource partners and service providers as well.

For new SBA lenders and resource partners, our popular introductory session entitled *SBA Lending 101* has now been split into two parts, covering the basic eligibility and underwriting parameters of SBA lending programs in *101*, and focusing on program delivery methods like LowDoc, SBA Express, and Caplines and new policy changes in *102*. Other planned SBA lending related breakout sessions and discussion topics include an entire track of classes devoted to those new to the SBA lending process, a track dedicated to successfully utilizing the SBA 504 program, a track focusing on understanding SBA documentation, and a track on understanding SBA's short term working capital programs.

The conference will also expand its breadth of program offerings again this year to include topics of general interest to commercial lenders and resource partners, including *The State of State Financing in PA*, *Disaster Planning & Business Recovery?*, *The Quirks of Quickbooks*, *Buying Into Business Acquisition Financing*, and a *Secondary Consideration*.

This year's event will also bring back the popular Resource Fair for SBA and traditional lending resources and vendors to discuss their products and services available to conference participants during Thursday's luncheon program. The WPASGL will again host the now famous (or infamous!) lenders' party in the Matterhorn Lounge on Thursday evening for all Quality Circle attendees, featuring live entertainment.

Please join us for two days of training, education, interaction, networking, and FUN in the mountains! Seven Springs Mountain Resort is known as one of the best ski resorts in Pennsylvania, offering comfortable accommodations, and a myriad of recreational opportunities.



Overnight accommodations can be made by contacting the resort at (800) 452-2223 (**Please be sure to indicate that you are with the Guaranteed Lenders' conference**). Due to the limited number of rooms available during the ski season, **PLEASE MAKE YOUR ROOM RESERVATIONS ASAP; DON'T WAIT OR YOU MAY MISS OUT! Rooms will only be guaranteed until February 6<sup>th</sup>.** Lodging rates for conference attendees are as follows:

**\$98.00 per person, per night, single occupancy**

**\$73.00 per person, per night, double occupancy**

Please note that a \$75.00 deposit is required per room to guarantee your reservation.

Overflow accommodations may be made by contacting the Days Inn Donegal at (724) 593-7536, the Days Inn Somerset at (814) 445-9200, or the Log Cabin Motel in Donegal at (724) 593-8200. Casual dress is suggested.

# 10<sup>th</sup> Annual 2005 Quality Circle Registration

Registration and payment must be received by February 28, 2005

Name: \_\_\_\_\_

Institution: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

***WPASGL membership is by individual and not institution. The 2005 membership renewals are part of the conference registration form. If you chose not to renew or join WPASGL, submit the nonmember fee. For questions in regard to membership or to renew your membership only, please contact Michele Bush by email at [mbush@nittanybank.com](mailto:mbush@nittanybank.com).***

## **Quality Circle Packages** Please check the package that best suits your needs.

I will attend all Quality Circle Programs (both days) – *includes all activities for both days!*

\_\_\_\_\_ \$145.00 WPASGL Member Package (includes \$120 Conference Registration & \$25 WPASGL Annual Dues)

\_\_\_\_\_ \$135.00 NonMember Package (\$135 Conference Registration Only)

I will attend only the Thursday, March 10 Session (one day package).

*includes Thursday, March 10 day & evening activities (Refreshments, breakout sessions, Resource Fair Luncheon, Lender's party, discounted lift tickets)*

\_\_\_\_\_ \$105.00 WPASGL Member Package (includes \$80 Conference Registration & \$25 WPASGL Annual Dues)

\_\_\_\_\_ \$95.00 NonMember Package (\$95 Conference Registration Only)

I will attend only the Friday, March 11 Session (one day package).

*includes Friday, March 11 activities (Refreshments, breakout sessions, lunch, awards presentation, door prizes, discounted lift tickets)*

\_\_\_\_\_ \$95.00 WPASGL Member Package (includes \$70 Conference Registration & \$25 WPASGL Annual Dues)

\_\_\_\_\_ \$85.00 NonMember Package (\$85 Conference Registration Only)

***\*\*\*Note: Please make checks for Quality Circle packages payable to “Western Pa. Assoc. of SBA Guaranteed Lenders” and remit with registration form to: WPASGL, c/o Vicki Steinbugl, 1000 Ashbury Lane, Duncansville, PA 16635. Questions, contact Vicki Steinbugl at (814)696-0742, Fax (814)693-1903 or by e-mail [y4713@aol.com](mailto:y4713@aol.com). Registrations are not considered received and final until payment is made.***

*Credit Card payments for registrations can be made only through the WPASGL website at [www.wpasgl.org](http://www.wpasgl.org). Additional copies of this registration package can also be downloaded from the website.*

Overnight accommodations can be made by contacting Seven Springs Mountain Resort at (800)452-2223. **Please be sure to indicate that you are with the Guaranteed Lenders' conference.** Because of the limited number of rooms available during the ski season, **PLEASE MAKE YOUR ROOM RESERVATIONS IMMEDIATELY. DON'T WAIT OR YOU MAY MISS OUT! Rooms are only guaranteed until February 6<sup>th</sup>.** Lodging rates for conference attendees are as follows:

**\$98.00 per person, per night, single occupancy**

**\$73.00 per person, per night, double occupancy**

A deposit is required per room to guarantee your reservation. Overflow accommodations can be made by contacting the Days Inn Donegal at (724)593-7536, Days Inn Somerset at (814)445-9200 or Log Cabin Motel in Donegal at (724)593-8200.

## 10<sup>th</sup> Annual 2005 Quality Circle Registration (Cont.)

Name of Attendee: \_\_\_\_\_

Specific workshops and breakout sessions will be offered on Thursday, March 10 and Friday, March 11. In line with our skiing theme, our Novice Track workshops will be geared toward new SBA lenders or those experienced SBA lenders who want to brush up on their SBA lending skills. Our intermediate slope will provide information on specific SBA programs that are most often misunderstood and underutilized. Our cross country courses will provide timely topics of interest in small business lending today and covers topics not necessarily related to SBA lending but valuable to all lenders and credit risk professionals. Attendees, however, are not limited to a specific Track and are encouraged to choose any number of breakouts in any and all Tracks. Please note, however, that several sessions are being offered concurrently, so plan your time wisely or bring a co-worker to ensure that your institution gets all the information! Please indicate the sessions that you will be attending below:

### Thursday Breakouts (Novice Slope):

- \_\_\_\_\_ SBA Lending 101 (9:00-10:15) *Basic discussion of SBA loan program eligibility and underwriting criteria.* NOTE: Excellent for new SBA lenders and other economic development professionals!
- \_\_\_\_\_ NEW! SBA Lending 102 (10:45-12:00) *Discussion of SBA loan program delivery methods and recent policy updates.* NOTE: Excellent for both new SBA lenders and refresher for seasoned SBA lenders
- \_\_\_\_\_ Staying In"Form"ed on SBA Application Documents (2:00-3:15) *What's a 4506 and when is it needed? Who signs the 1846 Lobbying Form? A Former SBA District Counsel and bank attorney will discuss all of the documentation required to apply for an SBA loan and when and how to execute and complete forms properly.* Note: Excellent for documentation personnel and underwriters!
- \_\_\_\_\_ Effective SBA Loan Closings & Documentation (3:45-5:00) *A leading SBA Closing Attorney and SBA District Counsel will discuss SBA closing documentation requirements, legal issues, and closing procedures to ensure that your SBA guaranties remain intact.* NOTE: Excellent for bank documentation and loan review personnel and individuals involved in the closing process!

### Thursday Breakouts (Intermediate Slope – 504 Lending Track)

- \_\_\_\_\_ 504 Basics (9:00-10:15) *CDC and Bank lenders will discuss how to identify projects suitable for financing under the SBA 504 program and basic SBA eligibility parameters along with an update on recent changes to the 504 program.*
- \_\_\_\_\_ 504 From Beginning to End (10:45-12:00) *CDC representatives will address the 504 program from a process perspective to provide lead lenders with insights on the application, underwriting, approval, funding and servicing of 504 loans.*
- \_\_\_\_\_ Closing the Deal (2:00-3:15) *Experienced 504 closing attorneys will discuss the documentation and process for closing SBA 504 loans and how Bank lenders can ensure that their 504 projects are properly documented for fast and easy closings.*
- \_\_\_\_\_ A Secondary Consideration! (3:45-5:00) *Don't let the title of this session mislead you, there is an active secondary market for SBA 504 first mortgages. Learn how to sell or co-originate your 504 first mortgages to earn significant premiums and/or deal with property type constraints, legal lending limits, and or portfolio concentration issues.*

### Thursday Breakouts (Cross-Country)

- \_\_\_\_\_ Disaster Planning & Business Recovery (9:00-10:15) *Sadly, this is a topic that really hits home this year following the devastating flood damages that many small businesses and bank customers experienced this fall. Experts from FEMA and SBA's disaster center will share methods for businesses to be proactive in disaster contingency planning and what to do from a business perspective when a natural disaster strikes.*
- \_\_\_\_\_ The Quirks of Quickbooks (10:45-12:00) *Quickbooks has become the standard for internal bookkeeping for small businesses today, but can present risks for lenders when used for loan underwriting purposes. A Quickbooks accounting expert will share insights on the limitations and "quirks" of Quickbooks that anyone interpreting Quickbooks financial statements should know.*
- \_\_\_\_\_ The State of State Financing Programs in PA (2:00-3:15) *Representatives from the PA Department of Banking and PA Department of Community & Economic Development will discuss the Governor's stimulus package for economic development in the Commonwealth and the introduction of new financing programs and enhancements to existing programs.*
- \_\_\_\_\_ How Lean Are You? (3:45-5:00) *Representatives from the Center for Operational Excellence at St. Vincent College will discuss the concepts of lean manufacturing, and how to assist your manufacturing clients in becoming more efficient and more profitable!*

# 10<sup>th</sup> Annual 2005 Quality Circle Registration (Cont.)

Name of Attendee: \_\_\_\_\_

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## Friday Breakouts (Novice Slope):

- \_\_\_\_ Making the Claim – SBA's Guaranty Purchase & Loan Liquidation Process (9:00am-12:30pm) *SBA loan liquidation officers from SBA's new liquidation center in Herndon, Virginia will discuss SBA's new lender liquidation and guaranty purchase requirements for defaulted loans, and how to ensure that your claims are processed by SBA quickly and efficiently.*

## Friday Breakouts (Intermediate Slope – SBA Caplines Track):

- \_\_\_\_ SBA Contract Financing (9:00- 10:30) *SBA representatives and bankers explain SBA's Contract loan and Builder's Capline programs and how to make them work for your bank and your customers.*
- \_\_\_\_ Covering Your Assets (11:00-12:30) *Did you know SBA can guaranty 75% of an Asset Based line of credit? This workshop will help you learn how to include SBA in your borrowing base formula for working capital lines, and help mitigate the risk of asset based lending.*

## Friday Breakouts (Cross-Country):

- \_\_\_\_ Carl's in Charge (9:00- 10:30) *Not to be confused with the 80's television sitcom, this session will provide an opportunity for SBA lenders and resource partners to meet with new SBA District Director, Carl Knoblock and understand his vision for the SBA in Western Pennsylvania and provide feedback on how SBA can better serve you in your role as a resource partner.*
- \_\_\_\_ Buying Into Business Acquisition Financing (11:00- 12:30) *For those of you who didn't have the opportunity to attend on of our WPASGL Business Acquisition seminars last fall, we are bringing it back in a condensed version. Business brokers, lenders and attorneys will discuss the key issues to be addressed in business purchases and business acquisition financing.*

This registration form may be copied for multiple attendees. Once your registration payment is received, you will be sent a formal agenda. A tentative agenda (subject to change) is attached. We would greatly appreciate it if you would reply as soon as possible by e-mailing or faxing your reservation form and mailing check(s) by February 28, 2005 to:

WPASGL  
c/o Vicki Steinbugl  
1000 Ashbury Lane  
Duncansville, PA 16635  
Phone: (814)696-0742  
Fax: (814)693-1903  
E-mail: [v4713@aol.com](mailto:v4713@aol.com)

*P.S.: A Resource Room will be available for small business resource partners, lender service providers and economic development organizations. Please contact Joe Wojtowicz of the WPASGL at (330)544-5865 or [joe.wojtowicz@cit.com](mailto:joe.wojtowicz@cit.com) if you would like to display materials in the resource room. Additional information for Exhibitors is also available on the WPASGL website at [www.wpasgl.org](http://www.wpasgl.org).*

*For more information about the conference and other WPASGL activities, please visit our new website at [www.wpasgl.org](http://www.wpasgl.org) Please share this notice with others in your institution who may be interested in attending the conference or learning more about SBA lending. See you all in the mountains!*

**DRAFT AGENDA**  
**2005 Quality Circle**  
**Seven Springs Mountain Resort**  
**March 10 & 11, 2005**

**Thursday, March 10**

8:00am- 5:00pm	<b>Resource Room</b> ( <i>Seasons Room</i> )
8:00am – 9:00am	<b>Registration/Refreshments</b> ( <i>Seasons Room</i> )
9:00am – 10:15am	<b>Breakout Sessions</b> ( <i>Sunburst, Snowflake &amp; Dupre Rooms</i> )
10:15am - 10:45am	<b>Break/Refreshments</b> ( <i>Seasons Room</i> )
10:45am – 12:00	<b>Breakout Sessions</b> ( <i>Sunburst, Snowflake &amp; Dupre Rooms</i> )
12:00 – 2:00pm	<b>Conference Welcome</b> ( <i>Convention Hall</i> ) <i>WPASGL Board &amp; SBA Pittsburgh District Office</i> <b>Lunch</b> ( <i>Convention Hall</i> ) <b>Lender Resource Presentations</b> <i>(Convention Hall)</i> <b>Lender Resource Fair</b> ( <i>Seasons Room</i> )
2:00pm – 3:15pm	<b>Breakout Sessions</b> ( <i>Sunburst, Snowflake &amp; Dupre Rooms</i> )
3:15pm - 3:45pm	<b>Break/Refreshments</b> ( <i>Seasons Room</i> )
3:45pm – 5:00pm	<b>Breakout Sessions</b> ( <i>Sunburst, Snowflake &amp; Dupre Rooms</i> )
6:00pm – 8:00pm	<b>Bowling</b> ( <i>Seven Springs Bowling Alley</i> )
8:00pm-????	<b>Lender's Party (A Quality Circle Tradition!)</b> <i>(Matterhorn Lounge) Open Bar w/ hor's devours and Dessert Bar featuring live entertainment, DJ and Dancing from 8:00 to ???. Also new this year, casino games from 8:00-10:00pm.</i>

**Thursday Breakouts**

**Novice**

9:00am – 10:15	<b>SBA 101</b> ( <i>Sunburst Room</i> ) <i>presented by SBA Pittsburgh D.O.</i>
10:45am – 12:00	<b>SBA 102 (NEW!)</b> ( <i>Sunburst Room</i> ) <i>presented by SBA Pittsburgh D.O.</i>
2:00pm – 3:15pm	<b>Staying In"Formed" on SBA Application Documents</b> ( <i>Sunburst Room</i> ) <i>presented by Michael Scott, Enterprise Bank</i>
3:45pm – 5:00pm	<b>Effective SBA Loan Closings &amp; Documentation</b> ( <i>Sunburst Room</i> ) <i>presented by Scott Kennedy, Hergenroeder, Rega &amp; Sommer</i>

**Intermediate**

9:00am – 10:15am	<b>504 Basics</b> ( <i>Snowflake Room</i> )
10:45am – 12:00	<b>504 From Beginning to End</b> ( <i>Snowflake Room</i> )
2:00pm – 3:15pm	<b>Closing the Deal</b> ( <i>Snowflake Room</i> ) <i>presented by Hergenroeder, Rega &amp; Sommer, LLC</i>
3:45pm – 5:00pm	<b>A Secondary Consideration!</b> ( <i>Snowflake Room</i> ) <i>presented by Secondary Market Panel</i>

**Cross-Country**

9:00am – 10:15am	<b>Disaster Planning &amp; Business Recovery</b> ( <i>Dupre Room</i> ) <i>presented by FEMA and SBA Disaster Center.</i>
10:45am – 12:00	<b>The Quirks of Quickbooks</b> ( <i>Dupre Room</i> ) <i>presented by Edwards, Sauer &amp; Owens</i>
2:00pm – 3:15pm	<b>The State of State Financing Programs in Pennsylvania</b> ( <i>Dupre Room</i> ) <i>presented by PA Department of Banking &amp; PA Department of Community &amp; Economic Developments</i>
3:45pm – 5:00pm	<b>How Lean Are You?</b> ( <i>Dupre Room</i> ) <i>presented by St. Vincent Center for Operational Excellence</i>

**DRAFT AGENDA**  
***2005 Quality Circle***  
***Seven Springs Mountain Resort***  
***March 10 & 11, 2005***

**Friday, March 11**

8:00am- 2:30pm	<b>Resource Room</b> ( <i>Seasons Room</i> )
8:00am – 8:30am	<b>Registration/Refreshments</b> ( <i>Seasons Room</i> )
9:00am – 10:30am	<b>Breakout Sessions</b> ( <i>Sunburst &amp; Snowflake Rooms</i> )
10:30am - 11:00am	<b>Break/Refreshments</b> ( <i>Seasons Room</i> )
11:00am – 12:30pm	<b>Breakout Sessions</b> ( <i>Sunburst &amp; Snowflake Rooms</i> )
12:30pm – 2:00pm	<b>Lunch &amp; Lender Awards Program &amp; Guest Prize Giveaways</b> ( <i>Alpine Room</i> )
2:00pm – 2:30pm	<b>Conference WrapUp/Door Prizes</b>

**Friday Breakouts**

**Novice**

9:00am– 12:30pm	<b>Making the Claim – SBA’s Guaranty Purchase 7 Loan Liquidation Process</b> <i>Presented by SBA Herndon Liquidation Center (Sunburst)</i>
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**Intermediate**

9:00am – 10:30am	<b>SBA Contract Financing</b> ( <i>Snowflake Room</i> ) <i>presented by SBA Pittsburgh District Office</i>
11:00am – 12:30pm	<b>Covering Your Assets</b> ( <i>Snowflake Room</i> ) <i>presented by SBA Pittsburgh District Office</i>

**Cross-Country**

9:00am – 10:30am	<b>Carl’s In Charge</b> ( <i>Dupre Room</i> ) <i>presented by Carl Knoblock, SBA District Director</i>
11:00am – 12:30pm	<b>Buying Into Business Acquisition Financing</b> ( <i>Dupre Room</i> )